



PATENT  
Customer No. 22,852  
Attorney Docket No. 5793.3027-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Frank D. LORTSCHER et al.	)	Group Art Unit: 3629
	)	
Application No.: 09/781,198	)	Examiner: Igor Borissov
	)	
Filed: February 13, 2001	)	Confirmation No.: 8783
	)	
For: SYSTEM AND METHOD FOR	)	
MANAGING CONSUMER	)	
INFORMATION	)	

**Mail Stop Issue Fee**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

The Notice of Allowability mailed April 25, 2005, and the Supplemental Notice of Allowability mailed July 8, 2005, included an Examiner's statement of reasons for allowance. In the Examiner's statement of reasons for allowance, the Examiner made characterizations and assertions about the claims and the related art. Although Applicants agree with the Examiner's ultimate conclusion that the claims are patentable, Applicants respectfully submit that the Examiner's statement is incomplete, and therefore disagree with the characterizations and assertions contained in the statement.

The Examiner's statement is incomplete because the claim language referenced by the Examiner as supporting patentability is not included in the claims. For example, the Examiner refers to "offering to customers an incentive in exchange for providing

customer personal information,” but no such language appears in the claims. The Examiner also makes several statements characterizing the prior art references (e.g., “the best prior art”), which Applicants decline to subscribe to.

In view of the examples set forth above, the Examiner’s statement of reasons for allowance contains statements and characterizations with which Applicants do not necessarily agree. Therefore, Applicants decline to subscribe to any statement or characterization in the statement of reasons for allowance. Rather, Applicants submit that the pending claims are allowable because the prior art, alone or in combination, fails to suggest or otherwise disclose the various respective combinations present in each of the claims.

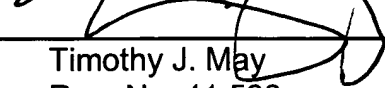
Should the Examiner for any reason disagree with the comments and assertions provided herein, the Examiner is invited to reopen prosecution to resolve any such disagreement.

Please grant any extensions of time required to enter the Comments and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: July 25, 2005

By:   
Timothy J. May  
Reg. No. 41,538